



15u 3694

PATENT

Customer No. 22,852

Attorney Docket No. 06556.0039

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
John D. POLK et al.	)	Group Art Unit: 3694
	)	
Application No.: 10/043,493	)	Examiner: Mary Da Zhi Wang Cheung
	)	
Filed: January 14, 2002	)	Confirmation No. 9208
	)	
For: APPARATUS AND METHODS	)	
FOR PROVIDING A PAYMENT	)	
SYSTEM OVER A NETWORK	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**RESPONSE TO OFFICE ACTION**

In response to the Office Action mailed on April 4, 2007, please amend the  
above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks** follow the amendment section of this paper.